

United States Bankruptcy Court
District of North DakotaIn re:
Gerald Ulrich
DebtorCase No. 24-30241-skH
Chapter 7**CERTIFICATE OF NOTICE**District/off: 0868-3
Date Rcvd: Jun 10, 2024User: admin
Form ID: 309APage 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2024:

Recip ID	Recipient Name and Address
db	+ Gerald Ulrich, 1802 40th St S #306, Fargo, ND 58103-4433
1099457	AT&T, 310 6th Ave, Mapleton, ND 58059
1099481	+ Personal Touch Property Management, 4575 23rd Ave S Suite 100, Fargo, ND 58104-8783
1099488	United Savings Credit, PO Box 2308, Fargo, ND 58108-2308

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mac@mbvesq.com	Jun 10 2024 19:37:00	Maurice VerStandig, The Dakota Bankruptcy Firm, 1630 1st Avenue N, Suite B PMB 24, Fargo, ND 58102
tr	EDI: BGWDOELING.COM	Jun 10 2024 23:36:00	Gene W Doeling, Bankruptcy Trustee, 3429 Interstate Blvd. S., P.O. Box 9231, Fargo, ND 58106-9231
1099455	Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 10 2024 19:37:00	Aspire Credit Card, PO Box 105555, Atlanta, GA 30348-5555
1099456	Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 10 2024 19:37:00	Aspire Credit Card, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
1099458	Email/Text: rm-bknotices@bridgecrest.com	Jun 10 2024 19:37:00	Bridgecrest Acceptance Corp, PO Box 29018, Phoenix, AZ 85038-9018
1099459	Email/Text: rm-bknotices@bridgecrest.com	Jun 10 2024 19:37:00	Bridgecrest Acceptance Corp, 7300 E Hampton Ave, Ste 100, Mesa, AZ 85209-3324
1099461	EDI: CAPITALONE.COM	Jun 10 2024 23:36:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
1099460	EDI: CAPITALONE.COM	Jun 10 2024 23:36:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
1099463	^ MEBN	Jun 10 2024 19:33:42	Capital One Bank USA N.A., 120 Corporate Blvd, Norfolk, VA 23502-4952
1099462	^ MEBN	Jun 10 2024 19:33:40	Capital One Bank USA N.A., 320 E Big Beaver Rd, Troy, MI 48083-1238
1099464	^ MEBN	Jun 10 2024 19:33:44	Citibank N.A., 320 E Big Beaver Rd, Troy, MI 48083-1238
1099467	Email/PDF: creditonebknotifications@resurgent.com	Jun 10 2024 19:37:59	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
1099468	Email/PDF: creditonebknotifications@resurgent.com	Jun 10 2024 19:38:03	Credit One Bank, Attn: Bankruptcy Department, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
1099469	EDI: Q3GTBI	Jun 10 2024 23:36:00	First National Bank of Omaha, 650 Dundee Rd, Northbrook, IL 60062-2747

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1099471	Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 10 2024 19:37:00	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
1099470	Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 10 2024 19:37:00	Fortiva, PO Box 105555, Atlanta, GA 30348-5555
1099472	EDI: IRS.COM	Jun 10 2024 23:36:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
1099474	Email/Text: PBNCNotifications@peritussservices.com	Jun 10 2024 19:37:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
1099473	Email/Text: PBNCNotifications@peritussservices.com	Jun 10 2024 19:37:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
1099475	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 10 2024 19:37:00	Midland Credit Managem, 320 E Big Beaver Rd, Troy, MI 48083-1271
1099477	Email/Text: bankruptcydpt@mcmcg.com	Jun 10 2024 19:37:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
1099478	+ EDI: MAXMSAIDV	Jun 10 2024 23:36:00	Navient, PO Box 300001, Greenville, TX 75403-3001
1099479	EDI: NAVIENTFKASMSERV.COM	Jun 10 2024 23:36:00	Navient, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500
1099480	+ Email/Text: ecftax@nd.gov	Jun 10 2024 19:37:00	North Dakota Office of State Tax Commiss, 600 E. Boulevard Ave. Dept. 127, Bismarck, ND 58505-0602
1099483	EDI: PRA.COM	Jun 10 2024 23:36:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
1099482	EDI: PRA.COM	Jun 10 2024 23:36:00	Portfolio Recov Assoc, 120 Corporate Blvd, Norfolk, VA 23502-4952
1099484	Email/Text: Charlotte.Rusch@SanfordHealth.org	Jun 10 2024 19:37:00	Sanford Health, PO Box 5071, Sioux Falls, SD 57117
1099485	Email/Text: bkfilings@zwickerpc.com	Jun 10 2024 19:37:00	Synchrony Bank, 320 E Big Beaver Rd, Troy, MI 48083-1238
1099486	EDI: Q3GTBI	Jun 10 2024 23:36:00	The Bureaus Inc, 650 Dundee Rd, Northbrook, IL 60062-2747
1099487	EDI: Q3GTBI	Jun 10 2024 23:36:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
1099465		Credit Corp Solutions Inc
1099466		Credit Corp Solutions Inc
1099476		Midland Credit Management Inc

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2024

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1: Gerald Ulrich Social Security number or ITIN: xxx-xx-9551
 First Name Middle Name Last Name EIN: --_-----
 Debtor 2: Social Security number or ITIN: -----
 (Spouse, if filing) First Name Middle Name Last Name EIN: --_-----
 United States Bankruptcy Court: District of North Dakota Date case filed for chapter: 7 6/7/24
 Case number: 24-30241

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Gerald Ulrich	
2. All other names used in the last 8 years	aka Gerry Ulrich	
3. Address	1802 40th St S #306 Fargo, ND 58103	
4. Debtor's attorney Name and address	Maurice VerStandig The Dakota Bankruptcy Firm 1630 1st Avenue N Suite B PMB 24 Fargo, ND 58102	Contact phone 701-394-3215 Email: mac@mbvesq.com
5. Bankruptcy trustee Name and address	Gene W Doeling Bankruptcy Trustee 3429 Interstate Blvd. S. P.O. Box 9231 Fargo, ND 58106-9231	Contact phone 701-232-8757 Email: heather@kaler-doeling.com

For more information, see page 2 >

Debtor **Gerald Ulrich**

Case number **24-30241**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.</p>	<p>655 1ST AVENUE NORTH, SUITE 210 FARGO, ND 58102</p>	<p>Hours open: 8:00am–4:30pm Mon–Fri</p> <p>Contact phone (701) 297–7100</p> <p>Date: 6/10/24</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>July 11, 2024 at 10:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>For additional meeting information go to https://www.justice.gov/ust/moc.</p>	<p>Location:</p> <p>Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 980 141 0397, and Passcode 3977356318 OR, call (1) 701-607-6750</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 9/9/24</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	